



U.S. Small Business Administration

Rapid Finance Credit Report Details - Application #3321927753 - ANDREI BORGHERIU*STARS Portal Official Report***General Information**

Name ANDREI BORGHERIU

Date Comp 6/29/2021

Credit Report Time 2:55 PM

Application Number 3321927753

Infile Report

Lender Case Number 20204947 - ANDREI - BORGHERIU

Date Received 6/29/2021

Date Completed 6/29/2021

Applicant InformationPersonal Information

Name ANDREI BORGHERIU

SSN [REDACTED]

Current Address 1710 SUNSHINEAVE
WEST RICHLAND, WA 993538729Employment Information

Business BESTWAY TRANSPORT

First Reported Date 6/10/2016

Last Updated Date 6/10/2016

File Identifications

Name ANDREI BORGHERIU

SSN [REDACTED]

Birthdate [REDACTED]

Current Address 1710 SUNSHINEAVE
WEST RICHLAND, WA
993538729**Credit Summary**

	Payments	Balances	Limits	Trades	30	60	90
Revolving	0	--	0	4	1	1	1
Installment	325	--	0	4	0	0	0
Real Estate	0	0	0	0	0	0	0
Open/Other	325	9419	0	2	0	0	0
Total	650	9419	0	10	1	1	1

of Inquiries --

of Public Records --

of Bankruptcies 0

Worst Rating --

Oldest Date --

of Satisfactories --

Past Due 0

Vendor Errors

Errors --

**GOVERNMENT
EXHIBIT**



Scoring

FICO Score 615

Repository Experian

Brand Vantage 3.0

Scoring Factors

Code	Factors
63	LACK OF SUFFICIENT RELEVANT REAL ESTATE ACCOUNT INFORMATION
30	TOO FEW OF YOUR BANK CARD OR OTHER REVOLVING ACCOUNTS HAVE HIGH LIMITS
84	NUMBER OF INQUIRIES IMPACTED YOUR SCORE, BUT EFFECT WAS NOT SIGNIFICANT
12	THE DATE THAT YOU OPENED YOUR OLDEST ACCOUNT IS TOO RECENT
14	LACK OF SUFFICIENT CREDIT HISTORY

Fraud Alert

This table has no records.

Regulatory Messages

Code	Message
335	V384THE NUMBER OF INQUIRIES WAS ALSO A FACTOR, BUT EFFECT WAS NOT SIGNIFICANT

Public Records

This table has no records.

Credit History

ECOA Code	Creditor Account #	RPTD Open Last Payment	Limit/HC Balance	Monthly Payment Amount	Unpaid Balance	Past-Due	Terms	# Months 30/60/90 History	Type Rate
1	Creditor Name: [REDACTED] Account Number: [REDACTED]	Account Reported: 09/07 Last Activity: 10/11	Credit Limit: [REDACTED] High Credit: [REDACTED]	--	--	--	REV	[REDACTED]	Rev/Install: R Current Rating Code: 11 Credit Loan Type: Credit Card XPN
1	Creditor Name: [REDACTED] Account Number: [REDACTED]	Account Reported: 01/17 Last Activity: 04/21	Credit Limit: -- High Credit: --	--	--	--	072	[REDACTED]	Rev/Install: I Current Rating Code: 11 Credit Loan Type: Auto Loan XPN
1	Creditor Name: [REDACTED] Account Number: [REDACTED]	Account Reported: Last Activity: 02/13	Credit Limit: \$250.00 High Credit: \$0.00	--	--	--	REV	[REDACTED]	Rev/Install: R Current Rating Code: 11 Credit Loan Type: Charge Account XPN

Credit History

ECOA Code	Creditor Account #	RPTD Open Last Payment	Limit/HC Balance	Monthly Payment Amount	Unpaid Balance	Past-Due	Terms	# Months 30/60/90 History	Type Rate
1	Creditor Name: [REDACTED] Account Number: [REDACTED]	Account Reported: 07/19 Last Activity: 04/21	Credit Limit: [REDACTED] High Credit: [REDACTED]	--	--	--	REV	[REDACTED]	Rev/Install: R Current Rating Code: 38 Credit Loan Type: Credit Card XPN
1	Creditor Name: [REDACTED] Account Number: [REDACTED]	Account Reported: 11/17 Last Activity: 05/21	Credit Limit: -- High Credit: --	--	[REDACTED]	--	076	[REDACTED]	Rev/Install: I Current Rating Code: 11 Credit Loan Type: Auto Loan XPN
1	Creditor Name: [REDACTED] Account Number: [REDACTED]	Account Reported: 09/10 Last Activity: 09/16	Credit Limit: -- High Credit: --	--	--	--	072	[REDACTED]	Rev/Install: I Current Rating Code: 11 Credit Loan Type: Auto Loan XPN
1	Creditor Name: [REDACTED] Account Number: [REDACTED]	Account Reported: 04/21 Last Activity: 06/21	Credit Limit: [REDACTED] High Credit: \$181.00	--	[REDACTED]	--	REV	[REDACTED]	Rev/Install: R Current Rating Code: 11 Credit Loan Type: Credit Card XPN
1	Creditor Name: [REDACTED] Account Number: [REDACTED]	Account Reported: 11/14 Last Activity: 12/17	Credit Limit: -- High Credit: --	--	--	--	072	[REDACTED]	Rev/Install: I Current Rating Code: 11 Credit Loan Type: Auto Loan XPN

Inquiries

Inquiry Date	Kind of Business	Subscriber Name
9/4/2019	Mortgage Reporters	AMERICAN REPORTING COM
2/24/2021	Mortgage Reporters	EQUIFAX MORTGAGE SERVI
6/24/2021	Bank Credit Cards	BK OF AMER
7/10/2019	Bank Credit Cards	BK OF AMER
9/13/2019	Mortgage Reporters	EQUIFAX MORTGAGE SERVI
8/5/2019	All Banks – Non-Specific	TRANSPORTATION ALLIANC

Additional Information

Type	Information
Known Alias	ANDREI BORGHERIU

Consumer Referral Information

Credit Bureau Experian	Address 701 Experian Parkway PO Box 2002 Allen, TX 75013	Phone +1 (888) 397-3742
-------------------------------	---	--------------------------------